

CORRECTED VERSION

(19) World Intellectual Property  
Organization  
International Bureau



(43) International Publication Date  
29 December 2004 (29.12.2004)

PCT

(10) International Publication Number  
**WO 2004/114168 A1**

(51) International Patent Classification<sup>7</sup>: **G06F 17/60**

(21) International Application Number:  
PCT/AU2004/000846

(22) International Filing Date: 25 June 2004 (25.06.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:  
2003903229 25 June 2003 (25.06.2003) AU

(71) Applicant (for all designated States except US): **EWISE  
SYSTEMS PTY LTD** [AU/AU]; Level 14, 132 Arthur  
Street, North Sydney, New South Wales 2060 (AU).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **GRINBERG,**

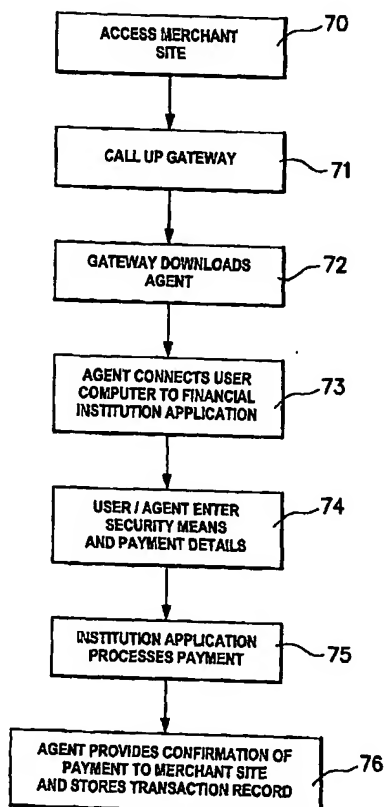
Alexander [AU/AU]; Level 14, 132 Arthur Street, North  
Sydney, New South Wales 2060 (AU). **KONTOROVICH,**  
Michael [AU/AU]; Level 14, 132 Arthur Street, North  
Sydney, New South Wales 2060 (AU). **REYBURN,** Colin  
[AU/AU]; Level 14, 132 Arthur Street, North Sydney, New  
South Wales 2060 (AU). **CHAZAN,** Mark [AU/AU];  
Level 14, 132 Arthur Street, North Sydney, New South  
Wales 2060 (AU).

(74) Agent: **GRIFFITH HACK;** GPO Box 4164, Sydney,  
NSW 2001 (AU).

(81) Designated States (unless otherwise indicated, for every  
kind of national protection available): AE, AG, AL, AM,  
AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,  
CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI,  
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,  
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,

[Continued on next page]

(54) Title: A SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT



(57) Abstract: The present invention relates to a system and method for facilitating on-line payment particularly for goods or services purchased via a merchant site on the Internet. The system enables payment from an existing customer account at a financial institution, but does not require the user to provide credit card details. The payment is implemented in real-time from the customer account to a merchant account via a financial institution application such as an Internet banking website. An interface is provided which is initiated via the merchant site and which then interfaces the customer computer to the financial application having access to the customer computer's account. The customer can then enter payment details directly with the financial institution to pay the merchant directly for the transaction.

WO 2004/114168 A1



MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

**Published:**

— with international search report

**(48) Date of publication of this corrected version:**

12 May 2005

**(15) Information about Correction:**

see PCT Gazette No. 19/2005 of 12 May 2005, Section II

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**(84) Designated States** (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).